

Saving and Pooling Money

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456 Within the Tongan community methods of saving money have developed which rely strongly on the individual's responsibility to a group. Saving by one's own volition is very difficult for the same reason that group saving works-an individual's obligation to assist kinsmen and friends is the major deterrent to individual methods of saving.

Some of the group saving techniques used in Tonga have been discussed as rotating credit associations by Ardner (1964) and Geertz (1962); others can be characterized as savings clubs. Ardner defines a rotating credit association as "An association formed upon a core of participants who agree to make regular contributions to a fund which is given in whole or in part, to each contributor in rotation" (1964: 201). A savings club does not pool individual savings but maintains a fund from which withdrawal is restricted except for the purpose designated by the club. That is, a member saving to pay his children's school fees cannot withdraw his savings and use it for some other purpose.

For the discussion of these forms of organization, I will refer to them both as money-saving associations. Tongans refer to money-saving associations as throwing-money associations (kautaha li pa'anga), or less frequently as money-collecting associations (kautaha t̄anaki pa'anga). Linguistically, there is no distinction made between organizational types, but money-saving associations are distinguished according to their purpose. For example, kautaha langa fale is an association for the construction of houses.

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552 Money-saving associations are usually given names by their organizers and the names are frequently place names or names of natural objects. Kautaha felefenu is named after a small stream of water, kautaha hufangalupe is named after a natural sea arch, and kautaha kali toto shares its name with a fruit tree. More abstract terms such as 'peace' melino and 'freedom' tap'ataina are also used.

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456 Popular motives for starting or joining money-saving associations are the desires or need to save for children's education, church contributions, tax payments, house construction and meeting year-end expenses associated with holiday celebrations. Money-saving associations formed for the latter purpose are often organized early in the year and terminate in November or December; others may operate continually for several years or may periodically disperse and reorganize according to the wishes of the members. The longest period of continuous association found was eighteen years.

Organization varies in money-saving associations from formal leadership roles, written by-laws, written records of contributions and disbursements, and receipts to acephalous organizations with only a few orally agreed upon rules of organization. There is possibly an association between large memberships and high degrees of formal organization. Memberships range from two to forty or more with four to ten being most common. Qualifications for membership are usually not explicit but the money-saving associations are based upon groups with one or more of the following variables in common: residence, kinship, sex and/or occupation. Occupation and sex are the two most predominant criteria for

454 membership. Money-saving associations are found in all social and eco-
 456 nomic categories but seem to be most popular among wage laborers. In the village of Puke there were only two money-saving associations operating during 1971. One was formed for the purpose of house building and had only two members; the other was formed to save money for Christmas and New Year expenses. Both follow the model of a savings club rather than a rotating credit association. Virtually no individuals in the community save money on a long-term basis and none utilizes the banking facilities in Nuku'alofa.

The Subsistence Economy

463 As indicated in Table 11,^A thirty of the household heads in Puke follow occupations which are subsistence oriented, i.e., gardening and fishing. The traditional roles of the cultivator and the fisherman are (554) still highly valued, and techniques have apparently changed little in (178) the post-contact period. The ideology inherent in the production and 181 consumption of certain foods, particularly yams and pigs, is parallel to, and integrated with, the ideology of class and kin.

Division of Labor

462 Work is divided primarily by the criterion of sex. Men do nearly all gardening and fishing; they also construct and repair houses and canoes, cook when an earth oven is used, and take care of livestock. The women wash, sew, cook for most daily meals, take care of children, weave mats and make tapa cloth (ngatu). They also collect reef foods,

^A. (See p. 74--Analyst)